



SO ORDERED.

SIGNED this 18th day of October, 2017

**THIS ORDER HAS BEEN ENTERED ON THE DOCKET.
PLEASE SEE DOCKET FOR ENTRY DATE.**


Suzanne H. Bauknight
UNITED STATES BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF TENNESSEE
NORTHERN DIVISION

**IN RE: Christopher Wallace Speers
Heather Ann Speers**

**Case No. 3:17-bk-31638-SHB
Chapter 13**

Debtors

ORDER

Upon Motion of the Debtors For Substitution of Collateral, for good cause shown,
it is hereby **ORDERED** as follows:

1. That the Debtors' 2005 Ford Expedition, serving as the Debtors' primary transportation, was deemed a total loss by Elephant Insurance Company following an auto accident.
2. That Vantage Finance shall release its lien on the title to the 2005 Ford Expedition and send the title to Elephant Insurance Company.
3. That Elephant Insurance Company shall pay insurance proceeds in the amount of \$5,872.36 to the Chapter 13 Trustee, whose address is P.O. Box 228 Knoxville, TN

37901, who shall deliver \$5,872.00 to C&C Motor Company, whose address 6340 Clinton Highway, Knoxville, TN 37912, for the purchase of the substitute vehicle, a 2003 Ford Expedition. Any proceeds not used for the purchase of the vehicle shall be retained by the Chapter 13 Trustee, PO Box 228, Knoxville, TN 37901 and disbursed pursuant to the confirmed plan.

4. Vantage Finance shall have a first lien on the vehicle title of the aforementioned 2003 Ford Expedition and shall be paid pursuant to the confirmed plan.
5. The Debtor shall pay all costs to properly register the title and perfect the lien of Vantage Finance on the 2003 Ford Expedition.
6. The Plan shall not be modified in any other manner.

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APPROVED FOR ENTRY:

/s/ Zachary S. Burroughs
Zachary S. Burroughs, # 025896
Clark & Washington, LLC
Attorneys for Debtor
408 S. Northshore Drive
Knoxville, TN 37919
(865) 281-8084 (phone)
(865) 862-8967 (fax)
[cwknnoxville@cw13.com](mailto:cwknoxville@cw13.com)

Zachary S. Burroughs, Attorney for Debtors
Gwendolyn M. Kerney, Chapter 13 Trustee
US Trustee
Vantage Finance
Christopher & Heather Speers, Debtors
Elephant Insurance
C&C Motor Company